TO: Covenant Bank
P. O. Box 309
Leeds, AL 35094
(205) 702-2265

RESOLUTION AUTHORIZING INDEBTEDNESS AND SECURITY

Name and Address of Organization:

NEW VISION CHRISTIAN CHURCH

2383 COUNTY ROAD HWY 95

HELENA, AL 35080

Resolutions of (hereinafter, the "Resolving Panel"):

- [x] Board of Directors
- [ ] Board of Trustees
- [ ] Members and Managers
- [ ] Partners
- [ ] Other: _____

Type of Organization: **Corporation**

Federal Tax I.D. Number [redacted]

Date of Meeting: OCT. 19, 2007

I/We hereby certify that the following resolutions were unanimously adopted, approved, and confirmed by the Organization at a meeting of the Governing Body held on the date set forth above, which was duly noticed and attended by a quorum of such persons, or conducted pursuant to a waiver of notice and unanimous consent to action in lieu thereof:

RESOLVED, that the Organization obtain from the Lender, from time to time, such loans, credits and advances as, in the judgment of the person(s) hereinafter authorized, the Organization may require;

RESOLVED, that any **Three (3)** (if no number is specified, then any one) of the following persons:

VAN C HOUSER	**SENIOR PASTOR** (Title)
JIMMY W COHILL	**FINANCE MINISTRY LEADER** (Title)
STEPHEN ROBINSON	**STEWARDSHIP MINISTRY LEADER** (Title)
	(Title)

and, in their stead, the respective successors thereof (whether one or more, the "Authorized Representatives"), are now and hereafter authorized for and in the name of the Organization, from time to time, (1) to execute and deliver notes, loan agreements, leases, and other instruments evidencing indebtedness to the Lender (including without limitations, renewals, extensions, and amendments relating to such instruments or indebtedness) and to convey, assign, transfer, pledge, mortgage, grant a security interest in, or otherwise hypothecate and deliver by such instruments as the Lender deems necessary, any property of the Organization, including real and personal property and chose in action, required by the Lender to secure the payment thereof; (2) to execute and deliver to Lender the guaranties and continuing guaranties for the security of the indebtedness of any third party payable to Lender; (3) to discount with, assign or sell to the Lender, conditional sales contracts, notes, acceptances, drafts, receivables, leases and other indebtedness payable to the Organization, upon such terms as the Lender may agree upon, and to indorse in the name of the Organization all documents or instruments relating to such indebtedness so discounted, assigned or sold, and to guarantee payment thereof to the Lender; (4) to guarantee the indebtedness of any third-party to the Lender, and to convey, assign, transfer, pledge, mortgage, grant a security interest in, or otherwise hypothecate and deliver by such instruments as the Lender deems necessary, any property of the Organization, including real and personal property and chose in action, required by the Lender to secure the payment thereof; and (5) to perform all acts and execute and deliver all documents and instruments deemed necessary to carry out the purposes of this resolution.

RESOLVED, that any one of the Authorized Representatives be and is now and hereafter authorized for and in the name of the Organization from time to time, to request draws and advances in connection with any indebtedness of the Organization to the Lender pursuant to this resolution;

RESOLVED, that the authority herein given to the Authorized Representatives will continue in full force and effect and shall remain irrevocable as far as the Lender is concerned until the Lender has a reasonable time to act upon written notice from the Governing Body of the Organization that revokes the authority herein granted, which shall have prospective effect only;

RESOLVED, that these resolutions are expressly not exclusive of others who may act for and in the name of the Organization and upon whom the Lender may reasonably rely;

RESOLVED, that any and all acts authorized pursuant to these resolutions and performed prior to the passage of these resolutions are hereby ratified and approved; and

RESOLVED, that any officer of the Organization or any member of the Governing Body is authorized to certify these resolutions, which shall supersede all resolutions of like tenor previously furnished to the Lender.

I/We further certify that I am a person authorized to make the certifications herein and that the foregoing is a complete and correct copy of the resolutions duly adopted by the Organization and affirmatively appearing in the permanent records of the Organization.

I/We further certify that there is no provision within the articles of incorporation, the by-laws, the articles of organization, the operating agreement, the partnership agreement, the statement of partnership, or other governing documents of the Organization, whichever of the foregoing instruments is or are applicable, that either restricts the passing of the foregoing resolutions or prevents me from executing this certification, and that these acts were and are duly approved and authorized in conformity with the governing documents and applicable law.

I/We further certify that the foregoing resolutions (i) have not been modified, amended or rescinded, (ii) are in full force and effect, and (iii) are binding upon the Organization.

I/We further certify that the Organization is duly organized, validly existing and in good standing under the laws governing its creation and existence, and is duly registered and qualified in all states in which it does business.

SIGNATURES ON REVERSE

20071029000496640 1/2 $14.00
Shelby Cnty Judge of Probate,AL
10/29/2007 08:52:04AM FILED/CERT

NEW VISION CHRISTIAN CHURCH

BY: Van C. H 10-24-07

VAN C HOUSER, SENIOR PASTOR Date

NEW VISION CHRISTIAN CHURCH

BY: Jimmy W. Cohill 10-24-07

JIMMY W COHILL, FINANCE MINISTRY LEADER Date

NEW VISION CHRISTIAN CHURCH

BY: 10-24-07

STEPHEN ROBINSON, STEWARDSHIP MINISTRY LEADER Date

BY: Chris Thomas 10-24-07

CHRIS THOMAS, BOARD OF DIRECTORS. Date

NEW VISION CHRISTIAN CHURCH

Date

Date

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of the Organization on the date first set forth above.

20071029000496640 2/2 $14.00
Shelby Cnty Judge of Probate,AL
10/29/2007 08:52:04AM FILED/CERT

(SEAL)
(if none, so state: None) Chris Thomas Board member

FOR INTERNAL USE ONLY:

Center: Received By: Other: